## WHAT IS CLAIMED IS:

| 1             | 1.   | A method for compiling a customer profile, the method comprising:         |
|---------------|--|---|
| 2             | mainta   | ining a database that includes identification information for a plurality |
| 3             | of customers; and  |   |
| 4             | identif  | ying customers who physically visit a first entity from the database      |
| 5             | information, wherein some of such customers execute a transaction with the first entity and  |   |
| 6             | some of such custome   | ers do not execute a transaction with the first entity.                   |
| 1             | 2.   | The method recited in claim 1 further comprising recording which of       |
| 2             | such customers execute a transaction with the first entity of which of such customers do not |   |
| 3             | execute a transaction with the first entity.   |   |
|               | 3.   | The method recited in claim 1 further comprising developing the           |
| 2             | customer profile from  | the database information and from identifying the customers who           |
| <u>.</u><br>T | physically visit the fir   | est entity.   |
| l<br>ħ        | 4.   | The method recited in claim 3 wherein developing the customer profile     |
| 2             | comprises accessing an external database.  |   |
| 0<br>1        | 5.   | The method recited in claim 1 wherein identifying customers               |
|               | comprises identifying  | customers biometrically.  |
| 1             | 6.   | The method recited in claim 5 wherein identifying customers               |
| 2             | biometrically comprises identifying a facial feature of customers.                           |   |
| 1             | 7.   | The method recited in claim 5 wherein identifying customers               |
| 2             | biometrically comprises identifying a voice pattern of customers.                            |   |
| 1             | 8.   | The method recited in claim 1 wherein identifying customers               |
| 2             | comprises identifying customers with a card.   |   |
| 1             | 9.   | The method recited in claim 8 wherein the card was not originally         |
| 2             | issued for identifying customers who physically visit the first entity.                      |   |
| 1             | 10.  | The method recited in claim 8 wherein the card comprises a magnetic       |

stripe and wherein identifying customers with the card comprises reading the magnetic stripe.

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- The method recited in claim 8 wherein the card comprises a bar code 1 11. and wherein identifying customers with the card comprises reading the bar code. 2
  - The method recited in claim 8 wherein identifying customers with the 12. card comprises optically reading at least a portion of the card.
  - The method recited in claim 1 wherein identifying customers comprises 13. identifying customers with a personal identification number.
  - The method recited in claim 1 wherein identifying customers who 14. physically visit the first entity comprises identifying customers with a physical station associated with a first organization, the method further comprising identifying customers who visit a second entity from the database information, the second entity being associated with a second organization, wherein some of such customers who visit the second entity execute a transaction with the second entity and some of such customers who visit the second entity do not execute a transaction with the second entity.
  - The method recited in claim 14 wherein identifying customers who 15. physically visit the first entity comprises identifying customers biometrically.
  - The method recited in claim 14 further comprising determining a 16. customer conversion efficiency for at least one of the first and second entities.
  - The method recited in claim 14 further comprising determining a 17. customer conversion efficiency for a combination of the first and second entities.
  - The method recited in claim 14 further comprising administering a 18. customer loyalty program to incentivize customers to provide the identification information.
  - The method recited in claim 1 further comprising determining a 19. customer conversion efficiency for the first entity.
  - The method recited in claim 19 wherein the customer conversion 20. efficiency comprises a ratio of a number of customers who visit the first entity and execute a transaction with the first entity to a total number of customers who visit the first entity.

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customer conversion efficiency for at least part of the first entity.

The method recited in claim 1 further comprising determining a

for each of a plurality of customers, enrolling such customer by:

A method for compiling a customer profile, the method comprising:

| 4  | verification instrument;   |  |
|--|--|--|
| 5  | extracting a second set of biometric data directly from at least one   |  |
| 6  | feature of the customer; and   |  |
| 7  | comparing the first and second sets of biometric data to determine   |  |
| 8  | whether the first and second sets of biometric data are derived from a single individual;  |  |
| 9  | maintaining a database that includes identification information for each of the  |  |
| 10   | plurality of customers;  |  |
| 11   | biometrically identifying customers who visit an entity from the database  |  |
| 12   | information, wherein some of such customers execute a transaction with the entity and some   |  |
| 13   | of such customers do not execute a transaction with the entity; and  |  |
| <u>1</u> 4   | determining a customer conversion efficiency for the entity.   |  |
| 14<br>15<br>15<br>15<br>16<br>16<br>16<br>17<br>16<br>17<br>16<br>17<br>16<br>17<br>16<br>17<br>16<br>17<br>16<br>17<br>16<br>17<br>16<br>17<br>16<br>17<br>16<br>17<br>16<br>17<br>16<br>17<br>16<br>17<br>17<br>17<br>17<br>17<br>17<br>17<br>17<br>17<br>17<br>17<br>17<br>17 | 30. The method recited in claim 29 further comprising administering a customer loyalty program to incentivize customers to provide the identification information. |  |
|  | 31. A computer system for compiling a customer profile, the computer   |  |
| 2  | system comprising:   |  |
| <u>_</u> 3<br>∭3   | a storage device configured to store customer identification information;  |  |
| <u>4</u> 4   | at least one communications device configured to permit exchange of data   |  |
| <u></u>  | with a plurality of stations; and  |  |
| 6  | a processor in communication with the storage device and the at least one  |  |
| 7  | communications device, wherein the processor is configured to identify customers who   |  |
| 8  | physically visit one of the plurality of stations at a first entity, wherein some of such  |  |
| 9  | customers execute a transaction with the first entity and some of such customers do not  |  |
| 10   | execute a transaction with the first entity.   |  |
| 1  | The computer system recited in claim 31 wherein the processor is   |  |
| 2  | further configured to develop a customer profile from the database information and from  |  |

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comprises a customer conversion efficiency.

extracting a first set of biometric data regarding the customer from a

34. The computer system recited in claim 31 wherein the one of the plurality of stations is associated with a first organization and wherein the processor is further

The computer system recited in claim 32 wherein the customer profile

identifying the customers who physically visit the one of the plurality of stations.

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- 3 configured to identify customers who visit a second of the plurality of stations at a second
- 4 entity, wherein some of such customers who visit the second of the plurality of stations
- 5 execute a transaction with the second entity and some of such customers who visit the second
- of the plurality of stations do not execute a transaction with the second entity.
- 1 35. The computer system recited in claim 31 wherein the processor is
- 2 further in communication with the internet and configured to identify customers who visit an
- 3 internet site affiliated with the first entity, wherein some such customers who visit the
- 4 internet site execute a transaction with the first entity and some such customers who visit the
- 5 internet site do not execute a transaction with the first entity.
  - 36. A computer system for compiling a customer profile, the computer system comprising:

storage means configured to store customer identification information;
communication means configured to permit exchange of data with a plurality
of stations; and

processor means in communication with the storage means and the communication means, wherein the processor means is configured to identify customers who physically visit one of the plurality of stations at a first entity, wherein some of such customers execute a transaction with the first entity and some of such customers do not execute a transaction with the first entity.

- 37. The computer system recited in claim 36 wherein the processor means is further configured to develop a customer profile from the database information and from identifying the customers who physically visit the one of the plurality of stations.
- 38. The computer system recited in claim 37 wherein the customer profile comprises a customer conversion efficiency.
- 1 39. The computer system recited in claim 36 wherein the one of the plurality of stations is associated with a first organization and wherein the processor means is
- 3 further configured to identify customers who visit a second of the plurality of stations at a
- 4 second entity, wherein some of such customers who visit the second of the plurality of
- 5 stations do not execute a transaction with the second entity.

- 1 40. The computer system recited in claim 36 wherein the processor means
- 2 is further in communication with the internet and configured to identify customers who visit
- 3 an internet site affiliated with the first entity, wherein some such customers who visit the
- 4 internet site execute a transaction with the first entity and some such customers who visit the
- 5 internet site do not execute a transaction with the first entity.